B 1 (Official Form Case 08-35093 Doc 1 Filed 12/23/08 Entered 12/23/08 15:00:00 Desc Main Page 1 of 35 United States Bankruptcy 🗘 🛈 CUMENT **Voluntary Petition** Name of Debtor (if individual, enter Last, First, Middle): Olson, Michael Name of Joint Debtor (Spouse) (Last, First, Middle): All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 7476 (if more than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 649 Trace Drive #102 Buffalo Grove, IL ZIP CODE 60089 ZIP CODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business ✓ Chapter 7 Chapter 15 Petition for  $\mathbf{\Lambda}$ Chapter 9 Individual (includes Joint Debtors) Single Asset Real Estate as defined in Recognition of a Foreign 11 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Chapter 11 Main Proceeding Railroad Chapter 12 Chapter 15 Petition for Corporation (includes LLC and LLP) Chapter 13 Recognition of a Foreign Partnership Stockbroker Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding check this box and state type of entity below.) Clearing Bank Other
Restaurant worker Nature of Debts (Check one box.) Tax-Exempt Entity (Check box, if applicable.) **✓** Debts are primarily consumer ☐ Debts are primarily debts, defined in 11 U.S.C. business debts § 101(8) as "incurred by an Debtor is a tax-exempt organization under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code). personal, family, or household purpose." Filing Fee (Check one box.) **Chapter 11 Debtors** Check one box: Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors.  $\overline{\mathbf{J}}$ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors Estimated Number of Creditors  $oldsymbol{\sqrt{}}$ 200-999 50-99 100-199 10.001-25.001-50.001-1-49 1.000-5.001-Over 50,000 100,000 100,000 5,000 10,000 25,000 Estimated Assets  $\checkmark$ \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion to \$1 million million million million million Estimated Liabilities  $\checkmark$ П П П П П П \$50,001 to \$100,000,001 \$0 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million

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Voluntary Petition (This page must be completed and filed in every case.)	Rage₁2⋅ot₁35 Michael Olson						
All Prior Bankruptcy Cases Filed Within Last 8 Yo							
Location Where Filed:	Case Number:	Date Filed:					
Location Where Filed:	Case Number:	Date Filed:					
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affili Name of Debtor:	ate of this Debtor (If more than one, attach add Case Number:	ditional sheet.)  Date Filed:					
District:	Relationship:	Judge:					
Exhibit A Exhibit B							
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  I, the attorney for the petitioner named in the foregoing petition, declare tha have informed the petitioner that [he or she] may proceed under chapter 7, 112, or 13 of title 11, United States Code, and have explained the reliavailable under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).							
Exhibit A is attached and made a part of this petition.	X /s/ Jory Chelin						
	Signature of Attorney for Debtor(s) (	Date)					
Exhibit (	C						
Does the debtor own or have possession of any property that poses or is alleged to pose a	a threat of imminent and identifiable harm to pu	blic health or safety?					
Yes, and Exhibit C is attached and made a part of this petition.							
☑ No.							
Exhibit D  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)							
Exhibit D completed and signed by the debtor is attached and n	made a part of this petition.						
If this is a joint petition:							
☐ Exhibit D also completed and signed by the joint debtor is attac	ched and made a part of this petition.						
Information Regarding t							
(Check any applic Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day	business, or principal assets in this District for	180 days immediately					
☐ There is a bankruptcy case concerning debtor's affiliate, general parts	ner, or partnership pending in this District.						
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.							
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)							
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)							
	(Name of landlord that obtained judgment)						
	(Address of landlord)						
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession							
Debtor has included with this petition the deposit with the court of filing of the petition.	f any rent that would become due during the 30-	day period after the					
☐ Debtor certifies that he/she has served the Landlord with this certi	fication. (11 U.S.C. § 362(1)).						

Case 08-35093 Doc 1 Filed 12/23/08 Entered 12/23/08 15:00:00 Desc Main Document Page 3 of 35 B 1 (Official Form) 1 (1/08) Page 3 Voluntary Petition Name of Debtor(s): Michael Olson (This page must be completed and filed in every case.) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and correct and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 (Check only one box.) or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. ☐ I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I Certified copies of the documents required by 11 U.S.C. § 1515 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States Code, chapter of title 11 specified in this petition. A certified copy of the specified in this petition. order granting recognition of the foreign main proceeding is attached. X Signature of Debtor (Signature of Foreign Representative) X Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (if not represented by attorney) Date Signature of Attorney\* Signature of Non-Attorney Bankruptcy Petition Preparer /s/ Bradley S. Chelin I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as Signature of Attorney for Debtor(s) defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have Bradley S. Chelin of Law Office of Jory Ives Chelin provided the debtor with a copy of this document and the notices and information Printed Name of Attorney for Debtor(s)
Law Office of Jory Ives Chelin required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum Firm Name Des Plaines, IL 60016 fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor Address or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. (847) 827-2700 Printed Name and title, if any, of Bankruptcy Petition Preparer Telephone Number 12/1/08 Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor Date The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Signature of Authorized Individual Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an

individual.

If more than one person prepared this document, attach additional sheets conforming

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

to the appropriate official form for each person.

both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Printed Name of Authorized Individual

Title of Authorized Individual

Date

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Official Form 1, Exhibit D (10/06)

developed through the agency.

#### UNITED STATES BANKRUPTCY COURT

	Northern	District of	Illinois	<u> </u>
In re <u>Michael</u> Debto			Case No	(if known)
EXHIBIT D - IN		BTOR'S STATER UNSELING RE		MPLIANCE WITH
credit counseling lis case, and the court of filing fee you paid, a you. If your case is	ted below. If you can dismiss any cand your creditors dismissed and you cond filing fee and	cannot do so, you see you do file. It is will be able to the file another ba	ou are not eligi f that happens resume collecti nkruptcy case	e statements regarding ble to file a bankruptcy , you will lose whatever on activities against later, you may be teps to stop creditors'
	le a separate Exhib			on is filed, each spouse ments below and attach
from a credit counsel administrator that our performing a related	ing agency approv tlined the opportun budget analysis, ar	ed by the United ities for available ad I have a certification.	States trustee or c credit counsels cate from the ag	ing and assisted me in

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing

from a credit counseling agency approved by the United States trustee or bankruptcy

no later than 15 days after your bankruptcy case is filed.

administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency

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Official Form 1, Exh. D (10/06) – Con	nt.
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☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]  □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);  □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);  □ Active military duty in a military combat zone.
☐5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:
Date:

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In re	Michael Olson ,		Case No.	
	Debtor		(If known)	

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	То	tal⊁	\$0.00	

(Report also on Summary of Schedules.)

In re N	/lichael O	leon	Document	Case No.		
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In re _	Michael Olson	, Case No
	Debtor	(If known)

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		on my person		\$20.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank of America checking acct #: 5311333503  Bank of America savings acct #: 4410680328		-\$164.00, \$0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		computer and desk, at my mother's house		\$300
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		miscellaneous CD's at my mother's house		\$100
6. Wearing apparel.		misc. clothes		\$500
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.		snowboard and related equipment		\$300
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			

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In re Michael Olson	,	Case No	
Debtor		(If known)	

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
х			
X			
X			
X			
X			
X			
X			
х			
X			
X			
	O N E X X X X X X X X X X X	O N OF PROPERTY  X X X X X X X X X X X X X X X X X X	x

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In re	Michael Olson	<b></b> ,	Case No.	
	Debtor		(If known)	

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Honda Accord (186,000 miles)		\$2,000
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

continuation sheets attached

Total➤

| \$\$3,051.00

_	Debtor	<del></del>		(If known)	
n re	Michael Olson	<b></b> ,	<b>Case No.</b>		
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## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor	claims t	the e	exemptions	to	which	debtor	is	entitled	under:
(Check	one box	x)							

☐ 11 U.S.C. § 522(b)(2) ☑ 11 U.S.C. § 522(b)(3)  $\hfill\Box$  Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
cash on hand	735ILCS 5/12 - 1001	\$25	\$25
Bank of America Checking Acct # 5311333503			
Bank of America Checking Acct # 5311333503	" "	\$169	-\$169
computer, desk, misc CD's, misc clothes, snowboard and related equipment	" "	\$1,200	\$1,200
2002 Honda Accord	" "	\$2,000	\$2,000

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B6D (Official Form 6D) (12/07)

In re	Michael Olson	,	Case No.		
	Debtor			(If known)	

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

 $\checkmark$ 

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.	1							
continuation sheets			VALUE \$ Subtotal ▶		L		\$ 0.00	\$0.00
attached			(Total of this page)				\$ 0.00	\$ 0.00
			Total ► (Use only on last page)				\$0.00	\$0.00
			(Ose only on last page)				(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

In re	,	Case No.		
Debt	or		(if known)	

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.	1							
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
			VALUE \$					
ACCOUNT NO.								
			VALUE \$	_				
ACCOUNT NO.			VALUE \$					
Sheet no of continuation			VALUE \$ Subtotal (s)▶				\$	\$
sheets attached to Schedule of Creditors Holding Secured Claims			(Total(s) of this page)					
			Total(s) ► (Use only on last page)				\$	\$
			, , , , , , , , , , , , , , , , , , ,				(Report also on Summary of Schedules.)	(If applicable, report also on

Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (12/07)

In re	Michael Olson	•	Case No.
	Debtor		(if known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### ☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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In re	Michael Olson  Debtor		Case No	(if known)	
Claims of certain far	and fishermen rmers and fishermen, up to	\$5,400* per farmer or fis	herman, against the	debtor, as provided in 1	I U.S.C. § 507(a)(6).
Deposits by indiv	iduals				
Claims of individual	ls up to \$2,425* for deposit d or provided. 11 U.S.C. §		or rental of property	y or services for personal	, family, or household use,
☐ Taxes and Certai	n Other Debts Owed to G	Governmental Units			
Taxes, customs dutie	es, and penalties owing to f	ederal, state, and local go	vernmental units as	set forth in 11 U.S.C. §	507(a)(8).
Commitments to	Maintain the Capital of a	ın Insured Depository Iı	nstitution		
	nmitments to the FDIC, RT eral Reserve System, or the				urrency, or Board of pository institution. 11 U.S.C.
Claims for Death	or Personal Injury While	e Debtor Was Intoxicate	ed		
	personal injury resulting froance. 11 U.S.C. § 507(a)(1		or vehicle or vessel	while the debtor was int	oxicated from using alcohol, a
* Amounts are subject adjustment.	t to adjustment on April 1, 2	2010, and every three yea	irs thereafter with re	espect to cases commenc	ed on or after the date of

\_\_\_\_ continuation sheets attached

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In re Michael Olson Debtor	,	Case No(if known)	

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
Account No.									
Account No.									
Account No.									
Sheet no of continuation sheets attached Creditors Holding Priority Claims	d to Sci	hedule of	(T	otals of	Subtota f this pa		\$	\$	
			(Use only on last page of t Schedule E. Report also of Schedules.)				\$		
			(Use only on last page of t Schedule E. If applicable, the Statistical Summary of Liabilities and Related Da	, report f Certai	also or			\$	\$

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Dor (c	) (12/0/)		Document	Page 16 of 35		
In re	Michael Olso	on	,	Case No.		
_	Debtor				(if known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no	creditor	s holding uns	ecured claims to report on this Schedu	ıle F.			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			I borrowed this money from her in 2004				
Jennifer Kim 8842 N. Kenneth Skokie, IL 60076							\$6,800
ACCOUNT NO. 1008			Misc. purchases				
American Express P.O. Box 0001 Los Angeles, CA 90096-0001							\$5,114.57
ACCOUNT NO. 6262			Misc. purchases				
Chases Bank Cardmember Service P.O. Box 15153 Wilmington, DE 19886							\$1,743.66
ACCOUNT NO. 5153			Misc. Purchases				
Barclay's Bank Delaware 1007 N. Orange Wilmington, DE 19801							\$2,729.76
	1			-	Sub	total➤	\$ 16,387.99
continuation sheets attached		(Report	(Use only on last page of the calso on Summary of Schedules and, if appli Summary of Certain Liabil	icable, o	ed Sched n the Sta	tistical	\$

B6F (Official FGASOF) (1235) 92 ont Doc 1	Filed 12/23/08	Entered 12/23/08 15:00:00	Desc Mair
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In re	Michael Olson	,	Case No.	
	Debtor		(if known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

	_					-	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4477			Misc. Purchases				
HSBC Card Services P.O. Box 17051 Baltimore, MD 21297							\$1,372.69
ACCOUNT NO. 54580015			Misc. Purchases				
DMCCB 17600 N. Perimeter Scottsdale, AZ 85255							\$2,101
ACCOUNT NO. 8003			Martial Arts 2008				
Bally's Total Fitness 7755 Center s 440 Huntington Beach, CA 92647							\$76.32
ACCOUNT NO. 8976			Misc. Purchases				
HSBC Card Services Payment Center P.O. Box 17313 Baltimore, MD 21297							\$2,101.17
ACCOUNT NO. 1553			education tuition				
Saint Xavier University c/o: Linebarger, Goggan, Blair & Simpson 600 17th St Suite 800N Denver, CO 80202							\$340.93
Sheet no. 2 of 3 continuation sheets att to Schedule of Creditors Holding Unsecur Nonpriority Claims					Sub	total➤	\$ 5,992.11
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabi	licable o	ed Sched n the Sta	tistical	\$

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In re	Michael Olson	,	Case No.	
	Debtor		(if known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3645			Phone Services				
T-Mobile P.O. Box 742596 Cincinnati, OH 45274							\$58.63
ACCOUNT NO. 604			Medical Care				
Lutheran General Hospital 1775 W. Dempster St Park Ridge, IL 60068							\$1,394
ACCOUNT NO. 51489160			Misc. Purchases				
Juniper Bank 100 S. West St. Wilmington, DE 19801							\$649
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 3 of 3 continuation sheets a to Schedule of Creditors Holding Unsect Nonpriority Claims	ttached ured				Sub	total➤	\$ 2,101.63
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabi	licable o	ed Sched on the Sta	tistical	\$ 24,481.73

	Debtor	•			(if known)
In re	Mic	chael Olsor	<u> </u>	Case No	
<b>B6G</b> (	Official Form 6G)	(12/07)	Document	Page 19 of 35	
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#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

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In re	Michael Olso	n	,	Case No.	
	Debtor				(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this	box if debtor	has no	codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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In re	Michael O	lson	Document	Case No.		

In re_	Michael Olson	,	<b>Case No.</b>	
	Debtor			(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE						
Status: single	RELATIONSHIP(S):	AGE(S):					
Employment:	DEBTOR		SPOUSE				
Occupation	unemployed						
Name of Employer							
How long employe	đ						
Address of Employ	rer						
INCOME: (Estimate	of average or projected monthly income at time	DEBTOR	SPOUSE				
case		0.00					
1 36 41		\$ <u>0.00</u>	\$				
1. Monthly gross wa (Prorate if not page 1)	ges, salary, and commissions	•	\$				
2. Estimate monthly		Φ	<b>\$</b>				
2. 20000000							
3. SUBTOTAL		\$0.00	\$				
4 LEGG DAMBOLL	DEDUCTIONS	<u> </u>	Ψ				
<ol> <li>LESS PAYROLL</li> <li>a. Payroll taxes at</li> </ol>		\$	\$				
b. Insurance	nd social security	\$	\$				
c. Union dues		\$	\$				
d. Other (Specify	):	\$	\$				
5. SUBTOTAL OF I	PAYROLL DEDUCTIONS	\$ <u>0.00</u>	\$				
6. TOTAL NET MO	NTHLY TAKE HOME PAY	\$0.00	\$				
7. Regular income fr (Attach detailed	om operation of business or profession or farm	\$	\$				
8. Income from real		\$	\$				
9. Interest and divide		\$	\$				
the debtor's us	nance or support payments payable to the debtor for se or that of dependents listed above	\$	\$				
11. Social security of	r government assistance						
(Specify):	ment income	\$	\$				
13. Other monthly in		\$	\$				
(Specify):		\$	\$				
14. SUBTOTAL OF	LINES 7 THROUGH 13	\$ <u>0.00</u>	\$				
15. AVERAGE MO	NTHLY INCOME (Add amounts on lines 6 and 14)	\$0.00	\$				
16. COMBINED AV	ERAGE MONTHLY INCOME: (Combine column	\$ <u>0.00</u>					
totals from line 15)	Comonic Committee	(Report also on Summar	ry of Schedules and, if applicable,				
,		on Statistical Summary	of Certain Liabilities and Related Data)				

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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In re	Mich	ael Olson		. ago o. <b>c</b> c	Case No.		
	Debtor					(if known)	

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

		pjected monthly expenses of the debtor and the debtor's faily rate. The average monthly expenses calculated on this	
Check this box if a joint petition is	filed and debtor	's spouse maintains a separate household. Complete a se	parate schedule of expenditures labeled "Spouse."
. Rent or home mortgage payment (include	lot rented for n	obile home)	\$
a. Are real estate taxes included?	Yes	No	
b. Is property insurance included?		No	
2. Utilities: a. Electricity and heating fuel			\$
b. Water and sewer			\$
c. Telephone			\$59.00
d. Other			\$
3. Home maintenance (repairs and upkeep)			\$
ł. Food			\$ <del>300.00</del>
5. Clothing			\$ <del>35.00</del>
5. Laundry and dry cleaning			 \$
7. Medical and dental expenses			\$ <del>17.00</del>
3. Transportation (not including car payment	its)		\$ 300.00
P. Recreation, clubs and entertainment, new	·	nes, etc.	s <del>100.00</del>
0.Charitable contributions		,	\$
1.Insurance (not deducted from wages or in	ncluded in home	mortgage payments)	
a. Homeowner's or renter's		,	\$
b. Life			\$
c. Health			\$
d. Auto			\$
e. Other			\$ \$
2. Taxes (not deducted from wages or incl	aded in home m		\$
		lo not list payments to be included in the plan)	*
a. Auto	,, and 15 04505,	to not not payments to our metadad in the plant)	\$
			\$
c. Other			\$
4. Alimony, maintenance, and support paid			\$
5. Payments for support of additional depe		g at your home	\$
6. Regular expenses from operation of bus		•	\$
7. Other		, or man (minor assured statement)	\$ \$
		Report also on Summary of Schedules and,	
if applicable, on the Statistical Summary			\$ <u>811.00</u>
9. Describe any increase or decrease in exp	penditures reason	nably anticipated to occur within the year following the fi	ling of this document:
20. STATEMENT OF MONTHLY NET IN	COME		
a. Average monthly income from Line	15 of Schedule I		\$0.00
b. Average monthly expenses from Line			\$811.00
c. Monthly net income (a. minus b.)			\$ (811.00)

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B6 Summary (Official Form 6 - Summary) (12/07)

## United States Bankruptcy Court

		Northern	District Of _	Illinois	
In re	Michael Olson Debtor	,		Case No.	
	Deotor			Chapter7	

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$0.00		
B - Personal Property	YES	3	\$3,051.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	3		\$ 24,481.73	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$0.00
J - Current Expenditures of Individual Debtors(s)	YES	1			\$811.00
TO	ΓAL	14	\$ 3,051.00	\$ 24,481.73	

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Form 6 - Statistical Summary (12/07)

## United States Bankruptcy Court

			Timois		
In re	Michael Olson	,	Case No.		
	Debtor	·			
			Chapter	7	

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

□ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$0.00

#### **State the following:**

Average Income (from Schedule I, Line 16)	\$0.00
Average Expenses (from Schedule J, Line 18)	\$811.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$0.00

#### **State the following:**

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$24,481.73
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$24,481.73

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B7 (Official Form 7) (12/07)

#### UNITED STATES BANKRUPTCY COURT

	Northern	DISTRICT OF	Illinois
In re:	Michael Olson  Debtor	, Case No	(if known)
	STATEME	NT OF FINANCIAL A	AFFAIRS
informa filed. A should p affairs. child's p	rmation for both spouses is combined. If the tion for both spouses whether or not a joint in individual debtor engaged in business as provide the information requested on this st. To indicate payments, transfers and the like parent or guardian, such as "A.B., a minor cd. Fed. R. Bankr. P. 1007(m).	ne case is filed under chapter 12 petition is filed, unless the spot a sole proprietor, partner, familiatement concerning all such act to minor children, state the child, by John Doe, guardian." I	
addition	mplete Questions 19 - 25. If the answer to	o an applicable question is "N nestion, use and attach a separate	
		DEFINITIONS	
the filin of the ve self-emp	all debtor is "in business" for the purpose of g of this bankruptcy case, any of the follow of this bankruptcy case, any of the follow of this properties of a corporation; a ployed full-time or part-time. An individual in a trade, business, or other activity, other	f this form if the debtor is or ha ving: an officer, director, manag a partner, other than a limited pal debtor also may be "in busine	ne debtor is a corporation or partnership. An s been, within six years immediately preceding ting executive, or owner of 5 percent or more artner, of a partnership; a sole proprietor or easy" for the purpose of this form if the debtor ement income from the debtor's primary
5 percer	atives; corporations of which the debtor is a	an officer, director, or person in of a corporate debtor and their	the debtor; general partners of the debtor and a control; officers, directors, and any owner of relatives; affiliates of the debtor and insiders
	1. Income from employment or operation	ation of business	
None	the debtor's business, including part-time beginning of this calendar year to the dat <b>two years</b> immediately preceding this ca the basis of a fiscal rather than a calendar of the debtor's fiscal year.) If a joint peti	e activities either as an employer this case was commenced. Stalendar year. (A debtor that main r year may report fiscal year incur- tion is filed, state income for each e income of both spouses wheth	nent, trade, or profession, or from operation of e or in independent trade or business, from the tate also the gross amounts received during the intains, or has maintained, financial records on come. Identify the beginning and ending dates ach spouse separately. (Married debtors filing er or not a joint petition is filed, unless the

\$2,467, \$768, \$480 2008: Al's Beef, unemployment compensation, Potbelly's

SOURCE

2006: Domino's Pizza, 2007: Grossinger's; Paradise Rooms; Handifoil

AMOUNT

\$21,554, \$11,840

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

2

AMOUNT SOURCE

#### 3. Payments to creditors

#### Complete a. or b., as appropriate, and c.



a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT AMOUNT PAYMENTS PAID STILL OWING

None



b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF
PAYMENTS/
PAID OR
STILL
TRANSFERS
VALUE OF
OWING

TRANSFERS TRANSFERS

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF AMOUNT AMOUNT AND RELATIONSHIP TO DEBTOR PAYMENT PAID STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED
DATE OF
AND VALUE
OF PROPERTY
OF PROPERTY

#### 5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF DEDOCCECCION

DECCRIPTION

	DATE OF REPOSSESSION,	DESCRIPTION
NAME AND ADDRESS	FORECLOSURE SALE,	AND VALUE
OF CREDITOR OR SELLER	TRANSFER OR RETURN	OF PROPERTY

#### 6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4

TERMS OF
NAME AND ADDRESS
DATE OF
OF ASSIGNEE
ASSIGNMENT
OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS

OF COURT

OF CUSTODIAN

OF COURT

CASE TITLE & NUMBER

DESCRIPTION

DATE OF

AND VALUE

OF PROPERTY

#### 7. Gifts



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS RELATIONSHIP DESCRIPTION
OF PERSON TO DEBTOR, DATE AND VALUE
OR ORGANIZATION IF ANY OF GIFT OF GIFT

#### 8. Losses



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND, IF
AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART
PROPERTY BY INSURANCE, GIVE PARTICULARS OF LOSS

#### 9. Payments related to debt counseling or bankruptcy



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 5

#### 10.

#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None

None



b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

DATE

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

#### 11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6

LOCATION OF PROPERTY

NAME AND ADDRESS NAMES AND ADDRESSES DESCRIPTION DATE OF TRANSFER OF BANK OR OF THOSE WITH ACCESS OF OR SURRENDER, OTHER DEPOSITORY TO BOX OR DEPOSITORY CONTENTS IF ANY

#### 13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF AMOUNT
NAME AND ADDRESS OF CREDITOR SETOFF OF SETOFF

#### 14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS DESCRIPTION AND OF OWNER VALUE OF PROPERTY

#### 15. Prior address of debtor

None



If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

7

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS DOCKET NUMBER STATUS OR OF GOVERNMENTAL UNIT DISPOSITION

#### 18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in

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which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

8

	_			-	
	If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the bus and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or the voting or equity securities within six years immediately preceding the commencement of this case.			5 percent or more of	
	NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	. ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
None	b. Identify any l	business listed in response to su S.C. § 101.	ubdivision a., above,	that is "single asset real estate	e" as
	NAME	AI	DDRESS		
officer partner either	, director, managin, other than a limite full- or part-time.  (An individual of ss, as defined above)	within <b>six years</b> immediately p g executive, or owner of more and partner, of a partnership, a so or joint debtor should complete as, within six years immediately p ax years should go directly to the	than 5 percent of the ble proprietor, or self this portion of the st preceding the comm	voting or equity securities of f-employed in a trade, profession attenuate and the debtor is o	a corporation; a ion, or other activity,
	19. Books, reco	ords and financial statements			
None	a. List all bookkeepers and accountants who within <b>two years</b> immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.				
	NAME AN	D ADDRESS		DATES SERVIC	ES RENDERED
None		or individuals who within <b>two</b> d the books of account and rec			
	NAME	AI	DDRESS	DATES SERVIC	ES RENDERED

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	NAME		ADDRESS		
Ione	d. List all financial institutions, cred financial statement was issued by the		cantile and trade agencies, to whom a y preceding the commencement of this cas		
	NAME AND ADDRESS		DATE ISSUED		
	20. Inventories				
Ione	a. List the dates of the last two inventaking of each inventory, and the doll				
	DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)		
one	b. List the name and address of the p in a., above.	erson having possession of the record	ds of each of the inventories reported		
	DATE OF INVENTORY		NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS		
	21. Current Partners, Officer	rs, Directors and Shareholders			
one	a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.				
	NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST		
one	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.				
		TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP		

1	•	1
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	22. Former partners, officers, director	s and shareholders		
None	a. If the debtor is a partnership, list each member who withdrew from the partnership within <b>one year</b> immediately preceding the commencement of this case.			
	NAME	ADDRESS	DATE OF WITHDRAWAL	
None	b. If the debtor is a corporation, list all owithin <b>one year</b> immediately preceding the NAME AND ADDRESS		ionship with the corporation terminated  DATE OF TERMINATION	
	23 . Withdrawals from a partnership o	r distributions by a corporatio	on	
None	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during <b>one year</b> immediately preceding the commencement of this case.			
	NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY	
	24. Tax Consolidation Group.			
None	If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of an consolidated group for tax purposes of which the debtor has been a member at any time within <b>six years</b> immediately preceding the commencement of the case.			
	NAME OF PARENT CORPORATION	ON TAXPAYER-IDENTIF	ICATION NUMBER (EIN)	
	25. Pension Funds.			
None	If the debtor is not an individual, list the r which the debtor, as an employer, has bee preceding the commencement of the case.	en responsible for contributing at		
	NAME OF PENSION FUND	TAXPAYER-IDENTIFICAT	ΓΙΟΝ NUMBER (EIN)	

\* \* \* \* \* \*

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[If completed by an individual or individual and spouse]	
I declare under penalty of perjury that I have read the affairs and any attachments thereto and that they are	the answers contained in the foregoing statement of financial atrue and correct.
Date	Signature
	of Debtor
Date	Signature of Joint Debtor (if any)
	(ii aiiy)
[If completed on behalf of a partnership or corporation]	
I declare under penalty of perjury that I have read the answers thereto and that they are true and correct to the best of my known	contained in the foregoing statement of financial affairs and any attachments wledge, information and belief.
Date	Signature
	Print Name and Title
[An individual signing on behalf of a partnership or corporatio	n must indicate position or relationship to debtor.]
continu	nation sheets attached
Penalty for making a false statement: Fine of up to \$500,000	or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
DECLARATION AND SIGNATURE OF NON-ATTORNI	EY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
and 342(b); and, (3) if rules or guidelines have been promulgated pursuant	and the notices and information required under 11 U.S.C. §§ 110(b), 110(h),
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social-Security No. (Required by 11 U.S.C. § 110.)
of the bankruptcy petition preparer is not an individual, state the name, title esponsible person, or partner who signs this document.	le (if any), address, and social-security number of the officer, principal,
Address	
Signature of Bankruptcy Petition Preparer	Date
organism of Dankiupicy I chilon Freparei	Date

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person pe

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.